

Board of Directors Meeting Thursday, February 9, 2006 Amended Minutes

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Attendants: Joseph S. Tufaro, Shelly D. Doucet, Faye Sackman, Ludy Pittman, Freddie Kreihs, Ken Diamond

Meeting called to order 4:09 p.m.

Agenda expanded to include increase in dues, and increase in late fees, and Entergy tree removal..

Bridge item two began discussions:

What actions can be taken to achieve a cooperative effort between Clipper Island/Lot 051/ARC to repair the failing bulkhead at the Clipper Drive bridge.

Is there any means to allow the HOA to go onto the land owned by Clipper Island to remove the dirt to eliminate the pressure on the bulkhead without trespassing on lot 051.

We are currently waiting for Lot 051 owner to sign off on the certified letter he received from the HOA as instructed by the HOA attorney before the fence can be demanded to be removed.

Ken will approach the owner of Lot 051 as a lesion to attempt to resolve the dilemma.

Mailboxes:

Jim Russell retained an attorney to recover his compliance deposit. Construction began on July 2004 and was not in compliance as of the storm August. The deposit is forfeit one year from date construction begins, for non-compliance. If non-compliance continues then fees and fines are imposed, and eventually liens filed on property.

The mailboxes on Clipper Drive were next to be discussed. If too much disturbance is created by residents then the post office can refuse to enter the subdivision all together since it is a private subdivision with private roads, and the post office can request the placement of cluster mailboxes outside the gate.

Entergy:

Entergy will be removing all trees within the Entergy right-of-way within the next two weeks. There are only six or seven people directly affected by the tree removal.

Resolution for new application and compliance deposit fee:

Raise the non-refundable portion to \$500.00

Raise the refundable portion to \$2500.00 for a total of \$3000.00 compliance deposit.

Motion: Shelly D. Doucet

Second: Freddie Kreihs

Call for question:

Question: is this high enough to force compliance?

Question: remodeling construction how are these parties forced to comply with a dumpster?

Question: letter to all lot/home owners to continually remind that debris is the individual's responsibility to remove all debris.

No further questions, call for motion.

None opposed.

Motion carries unanimously.

All deposits received on or before December 31, 2002 will not be refunded.

Resolution for late fees on dues:

Legal opinion required on how much is allowed to be charged as late fee penalty, and how often the late fee can be charged. Tabled

Special Assessment—Bridge:

No solution on bridge so this was tabled

Special Assessment—Storm Cleanup:

Entrance gate: \$2000 to repair iron work.

System: Unknown

Storm assessment funds not absorbed by costs will go into a fund and the board will decide where the funds go for other restoration.

Curbing go to road reserve and used when all reconstruction and debris removal complete.

The board will agree on the amount per item, but letter to residents will show list of items and grand total

Adopt street signs and entrance way only at this time.

And each other item was discussed with great scrutiny.

Special assessment in the amount of \$600 per homeowner to cover immediate cost of damages and expenses incurred by Hurricane Katrina. Attach a copy of the proposed costs (initialed by board members) stating the amount for each area of spending approved by board.

Motion Shelly D. Ditta

Second Freddie Kreihs.

Not opposition Motion carries unanimously.

The board decided to approve the proposed storm related assessment, and not to exceed the proposed individual item caps. If any monies are not spent per item the board will decide how to appropriate the unused funds.

Increase late dues: tabled

Budget: Accept proposed budget as attached (initialed by board members)

Motion Shelly D. Doucet

Second Ken Diamond

No Opposition motion carries unanimously.

Letter to residents must include continue message regarding homeowners/lot owners responsibility to remove debris from lots.

Motion Ludy Pittman to adjourn second by Freddie Kreihs. Motion carried unanimously Meeting adjourned

Ludy L. Pittman

Ludy L. Pittman
CEM HOA Secretary/Clerk

**UNANIMOUS WRITTEN CONSENT
OF THE BOARD OF DIRECTORS OF
CLIPPER ESTATES MASTER HOMEOWNERS' ASSOCIATION, INC.**

The undersigned, constituting all of the members of the Board of Directors of **CLIPPER ESTATES MASTER HOMEOWNERS' ASSOCIATION, INC.**, a nonprofit corporation, hereby unanimously consents to the adoption, effective immediately, of and hereby adopts the following resolutions, without a meeting of said Board of Directors:

I.

RESOLVED, that the following officers be, and are hereby, elected to hold office as provided in the bylaws and to serve until their successors have been duly appointed or elected and qualify:

FAYE SACKMAN - SECRETARY / TREASURER

II.

BE IT FURTHER RESOLVED, that the election of the following officers previously elected by the Board of Directors is hereby ratified and reaffirmed and these officers continue to hold office as provided in the bylaws and to serve until their successors have been duly appointed or elected and qualify:

**JOSEPH S. TUFARO - PRESIDENT
TROY DUHON - VICE PRESIDENT
LUDY L. PITTMAN - ASSISTANT SECRETARY /
ASSISTANT TREASURER**

III.

BE IT FURTHER RESOLVED, that the following persons, whose signatures are duly certified to Central Progressive Bank, are authorized to sign checks drawn on or from the account or accounts with Central Progressive Bank in the name of the Clipper Estates Master Homeowners' Association, Inc., as authorized representatives. All checks or transactions require a minimum of two signatures each. The Board of Directors further authorizes Central Progressive Bank to remove as authorized signatures the names of any persons who are not listed below:

**JOSEPH S. TUFARO, PRESIDENT
TROY DUHON, VICE PRESIDENT
FAYE SACKMAN, SECRETARY / TREASURER
LUDY L. PITTMAN, ASSISTANT SECRETARY / ASSISTANT TREASURER**

IV.

BE IT FURTHER RESOLVED, that the Board of Directors ratifies and reaffirms each and every prior or current act or transaction, including the execution of any and all documents, of the Corporation, affecting the Corporation, or pertaining to or affecting the property of the Corporation, by the above named officers, as entered into and executed with the authority of its Board of Directors, effective as of the date of said act, transaction, or document, and to be the free act and deed of said Corporation.

July 13, 2006 Meeting of Board of Directors was called to order at 4:00 p.m.

Present Joseph S. Tufaro

Ken Diamond

Bruce Curson

Mickey O'Conner

Shelly D. Doucet

Faye Sackman

Ludy Pittman

Proxy Troy Duhon to Joseph S. Tufaro

Proxy Leslie Tufaro to Joseph S. Tufaro

Nominations for Lake Division Board Member and Declarant nominating Multi Family Board Member.

Ludy Pittman: nominates Mickey O'Conner to replace Freddie Kreihs to lake division.

Second Ken Diamond

No objections motion carries unanimously

Declarant nominates Bruce Curson as multi family board member. Ludy Pittman: Nominates Bruce Curson to be added as the multi-family board member.

Ken Diamond seconds

Motion carries unanimously.

1. Road Reserve: CPA Jeff Neupert handles HOA accounting monthly, and he will begin attending necessary meetings to answer questions. Figures for Road Reserve receipts have been established and are being transferred into the proper account. See attached breakdown for update on figures.
 - a. Cuttysark cul-da-sac needs to be re-sized to enable passage by larger vehicles using road.
 - b. 14 feet is maximum height of new MSL imposed by Corps. ARC is strongly recommending 15 feet as minimum to build all new construction.
2. Water bottom property attached to park Palms Phase 1 behind office trailer. Offer to purchase canal bottom was passed prior to Hurricane. Documents from the parish have not yet completed and would like to lease the property until transfer complete. See attached for further description of property.
 - a. Joey makes a motion: to allow the owners of Lots 198A and 199A to lease the canal bottom behind lots 198A and 199A of the Palms Phase 1, (HOA Park) prior to act of sale. Lease value is \$1.00 per year for five years with a three five year option to renew, and certificates of insurance with CEMHOA named as additional insured and limits match CEMHOA general liability policy limits.
Second: Faye Sackman
No opposed motion carries.

- b. Mickey O'Conner requested that we evaluate the green space across from the trailer at the entrance of Royal Palms for cost to bulkhead and backfill the HOA Park site adjacent to lot 91, Phase 2B.
- c. Ken Diamond requested that we evaluate all other green spaces that have water in order to clean/dressing up the area with bulkhead and/or rip-wrap for short term and long term plan.

Table until next board meeting.

- 3. Hurricane Assessment \$600.00 fee assessed is approximately 75 % paid by all residents. Twelve liens over \$1,000.00 have been filed and 65 to 75 will be filed within next few weeks. Fee is attached to cover legal and administrative costs.

- a. Entry system repair was right at \$25,000.00 cameras were only about \$4,000.00
 - b. Vela entrance estimated at \$20,000.00 will be a lot less because a few of the old columns are not going to be replaced.
 - c. Curbing \$55,000.00 will approximately \$10.00 to \$12.00 per foot. This should be the last item that is repaired. The maintenance committee will recommend which curbs are to be repaired for the Board to approve before work begins.
 - d. Storm cleanup and street repairs. \$30,000.00 and \$25,000.00: The procedure is in place to document any new hire, usually an outside sub, and document his time.
 - e. Street signs were originally estimated \$22,500.00, the new price is just under \$30,000.00 and will begin working within the next 4-6 weeks.
 - f. Gazebo's original estimate \$10,000.00 and actual cost will be under \$7,500.00
 - g. Bridge/bulkhead. Seeking support to sue to fix bulkhead. John Harkins did not comply with retaining wall required by ARC to meet minimum CC &R's.
- Motion by Mickey O'Conner to send certified document from Board giving John Harkins 10 days to resolve bulkhead problem at bridge or suit to follow.

Shelly Doucet Second

No opposition motion carries unanimously

- 4. Ludy Pittman Motion to increase lien processing fees from \$225.00 to \$300.00
Second by Shelly Doucet
Motion carries unanimously

- 5. Declarant makes Motion to pay invoice to Stirling Mckeithen upon completion of all the landscaping he is donating to the HOA park sites in the Palms for \$600.00 for material and labor. He will still be responsible for paying his Hurricane Assessment.
Ludy Seconds
Motion carries

- 6. The Clipper canal cleanout is still going on. The removal company is returning with sonar to remove large object still under the water.

Ludy Pittman
Meeting adjourned at 6:30 p.m.
Ludy Pittman, assistant secretary

Clipper Estates Master Homeowners' Association, Inc. Board of Directors Meeting

October 4, 2006

Attending: Joseph Tufaro, Ken Diamond, Mickey O'Connor, Bruce Curson, Shelly Doucet, Faye Sackman, Ludy Pittman

Meeting called to order at 4:15 p.m.

1. Insurance Policy for Board of Directors does have adequate coverage for each member.

2. Bulkhead/Bridge/Harkins Update

One plat shows a servitude for the canal on Clipper Drive, and one shows right-of-way. So there is now a servitude agreement. Open law suit with power lines as Class Action suit under power lines which will be settled within the next several months. What is our assessment on what that lake is worth and if we can collect any money on it? We join with Clipper Island in suit and get our own experts; we do the servitude agreement; and a purchase agreement for Moonraker Lake bottom.

Lawyers want to file suit to protect ourselves with the time frame for suit. Stanford's ownership could impede our actions, and he should have transferred the implied ownership before. What is the requested purchase price from Stanford for the lake bottom: \$10K \$15K or \$20K?

If we acquire Moonraker Lake, will this be the entire lake, and permanently stop the development in the center as proposed a year or so ago. The answer is yes.

What are the liabilities of acquiring lake bottom? Obtain a copy of the survey showing what would be acquired with the lake bottom.

Board requests that Judy be present at the next meeting to answer all questions of the board.

3. **Back Billing Legal Fees**

Motion by Ken Diamond: All fees incurred by the HOA in defense of legal actions taken against the HOA by a member of the HOA, and the member does not prevail will incur a special assessment for all related costs.

Second Shelly Doucet

No one opposed. Motion carries unanimously.

Board wants next newsletter to state that all fees incurred by the HOA in association with compliance issues or legal matters whereby the person bringing suit will have a special assessment applied to the lot of the person bringing suit for all costs incurred.

4. Rip-Rap HOA 3 peninsula

Has not shown any failure yet, and rip-rap may be premature.

Clipper Estates Master Homeowners' Association, Inc. Board of Directors Meeting

October 4, 2006

5. Eight houses have not starting renovations since Katrina. The Parish advises that the HOA has more teeth rather than the Parish Government. Parish 3 – 6 months away from implementing enforcement. Some of the properties have some problems, i.e. death of owner, etc. One fighting insurance and wants more than value of damages to pay off mortgage. Letter being sent asking for status of repairs.

Call another meeting for Tuesday, October 10, 2006 at 5:00 p.m.

Ludy L. Pittman
Assistant Secretary

Ludy L. Pittman
CEM HOA Clerk

Board of Directors Meeting October 10, 2006
5:00 p.m. 1299 Cutter Cove Slidell, LA 70458

In attendance: Joseph Tufaro, Ken Diamond, Bruce Curson, Mickey O'Connor, Judith Otero, Faye Sackman, Shelly Doucet, Ludy Pittman

Meeting called to order at 5:00 p.m.

1 issue Lot 51 Harkins for discussion John Harkins/HOA lawsuit

Judy Otero brings everyone up to breast on activity. Once discussion is opened Ms. Otero is now representing all of us, the board, regarding these matters.

Harkins attorney wants to know what the HOA is going to do, and that we failed to enforce compliance, and action against the individual board members. There is a statue that guarantees to protect those serving in a non-paying position, and you receive statutory immunity.

When someone fails to comply the board has to take an enforcement measure to cause the homeowner to come into compliance.

The HOA does not trespass to enforce even though we have a right to do so. We do cut lots, clean debris, etc. but we do not go onto a lot and raze buildings, or structures, or we do not go in and build.

In our restated bylaws we re-indemnify the officers, and we do have insurance to cover each member of the board for liability. We are functioning as a board not an individual therefore we are within our limits of authority to enforce. The homeowners on the board are actually voted into office. This is important for them to understand since the declarant will turn the HOA over to the members one day, and the members must be prepared to prevail.

Coverage is usually for the time in which to actions occurred, therefore, we should be covered three years from now if the suit is prolonged for that time.

The dispute arose from Harkins displeasure at the act of sale of lot 51.

The bulkhead is a different issue. It failed in January, after Harkins used heavy equipment on the property adjacent to the bulkhead failure, as is his drain pipes that are in existence in the same area of the failure. The only plausible argument would be the grade of the slope. Right after the storm the bulkhead is fine, then Harkins uses heavy equipment then the bulkhead failed. The HOA moved quickly to stabilize the failure within several days of learning of the failure. Should we move forward with enforcement to protect prescription. The servitude of passage is currently being blocked by the remedy to prevent continued failure.

We also need to stop the current activity that is being conducted in the rear of lot 51. None of this activity has been presented to the ARC for approval. No plans, or

Board of Directors Meeting October 10, 2006
5:00 p.m. 1299 Cutter Cove Slidell, LA 70458

engineered stamped documents have been submitted, and the activity with the heavy equipment further jeopardizes the weakened bulkhead.

The attorney or the ARC chairman needs to contact him ASAP giving him a cease and desist until plans can be presented and approved, and to protect the bulkhead from continued damage. He is required to comply with the CC&R's and must advise as to what action he is taking to protect the HOA bulkhead from his property and actions taken by himself or his contractors.

When we proceed with suit then we give a time frame to obtain his discovery with his experts after which the HOA will proceed with repair.

Letter to Harkins should state the he is to immediately cease all activity and have "x" number of days to solve his portion of the wall failure. Also resend the approval for the plans of June 2005

Shelly Doucet: to immediately cease and desist all construction and seven days to submit. Prior approval of June 21, 2005 is now withdrawn. And Seven days to submit solution to remedy the engineered retaining wall to protect the bulkhead.

**Motion by Mickey O'Connor: If he refuses to comply then suit must be filed. Second Bruce Curson seconds.
No opposition Motion carries unanimously.**

Stanford. What are advantages to join with him? What are disadvantages?

Clipper Island did not donate the passage because of Harkins. By executing servitude agreement it strengthens HOA's argument. Can we get Stanford to transfer all of the lake bottom, and servitude and allow him to retain settlement from utility company class action suit.

**Mickey O'Connor" Motion to resolve Harkins suit without Stanford. Have Stanford donate the bottom land and canal to HOA. HOA allows Stanford to retain utility suit proceeds. And Joey costs from Engineer on complete solution to bulkhead.
Shelly Seconds.
No opposition motions carries unanimously**

Ludy Moved meeting adjourned
Shelly seconds. Carries

Ludy Pittman
Assistant Secretary

Ludy L Pittman
CEM HOA Clerk

CEMHOA

Board of directors meeting October 25, 2006 began at 5:00 p.m.

Board of directors meeting October 25, 2006 began at 5:00 p.m.

Joseph Tufaro, Mickey O'Connor, Bruce Curson, Ken Diamond, Shelly Doucet, Faye Sackman, Ludy Pittman

Meeting called to order:

1. John Harkins cease and desist not complying. Second letter sent to advise that not engineered plans

The pictures are not engineered stamped plans, and that he has not adequately advised what he is doing. The plans appear to be mumble jumble. Harkins claims there is an 8 foot 6 inch right of way, and that is probably pretty accurate.

Next step: Bigger issue how do we proceed? Conversations with attorney and Palm Land the board wants Stanford out of the issue, and how much? \$15,000.00 is the bottom line of what he wants and tick and tack as to who keeps proceeds on overhead lawsuit with power company. \$15,000.00 can be recovered from the sale of land to the homeowners adjacent to land being acquired. There are no squatters' rights. Surveying fee and true costs will be passed onto the homeowners to enable them to acquire the property they are illegally built on.

How many lots? Six or eight, or even the entire side, but not physically counted. Before we make the deal we advise the homeowners. We must now proceed with caution not to expose the legal hand we are holding towards Harkins.

Until the property is this was a cloud over the title of your property, and we are offering you the opportunity to acquire this. We are in the process of surveying to discover the boundaries and are offering this to you. The owners could even re-subdivide to create one lot instead of two.

Harkins actions have strengthened our case. He is not protecting his property but adding improvements.

Advise Harkins that he needs to engineer the upper levels and the HOA will engineer the lower levels and everyone signs waivers not to file suit for any damages. Get the two engineers to work together to resolve this permanently. The engineers are asking what is happening at the upper level. The engineers also want to know the details and engineering standards existing, and to be implemented to enable proper corrections that do not jeopardize anyone person or property. Even if Harkins had put his a/c and his fence on the left there would probably been not been any problems.

Draft suit and meet with the board to resolve. Property is now acquired and this is our suggestion, HOA does bottom and Harkins does top. If he does not show up then we can show that we tried to resolve this without suit. Stanford and old

CEMHOA

Board of directors meeting October 25, 2006 began at 5:00 p.m.

issues are not relevant. You can pursue Stanford as you choose, but the HOA now owns this property and the issue is your work, and we need to resolve. Fines are accumulating, and attorney recommends that we do not file injunction.

Questions regarding what Harkins actions, and if they are engineered correctly. There must be engineered plans to back up actions.

HOA will engineer the bulkhead at the current elevation.

Motion: To proceed with purchase of property from Stanford for the \$15,000.00 and get the best offer possible regarding pending suit with power company.

To draft suit for review against Harkins to resolve bulkhead failure.

To invite Harkins to meet with board to discuss potential and each parties obligations to resolution of bulkhead failure.

Mickey Motions

Shelly Seconds Motions

Motion carries unanimously

Meeting adjourned.

Ludy Pittman

Assistant Secretary

Ludy L Pittman
CEMHOA Clerk

The Eleventh Annual Meeting of the General Membership was held Wednesday, December 20, 2006 at the Harbor Center on Oak Harbor Boulevard, Slidell, LA 70458
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The purpose of the meeting was: "for the purpose of electing directors and for the transaction of such other business as may be properly brought before the meeting".

Members in attendance were:

Damon and Astrid Patterson; Scott Gumina; Bill Stubbs; Keith and Kelly Dellsperger; Glee and Sal Lashouto; Marlene Mitchell; Sherrill Landry; Katsy and Les Sobell; Henry Peeler; Ken Diamond; Terry Verret; Ed and Maureen Coller; Tim Gallagher; Mark Deckert; Billy Funck; David Bertucci; Carol Barber; Mark & Flo Joachim; Christine and Tom Neely; Curtis Arcement; Karl E. Boehm; Pamela Jenkins and Billy Kennedy; Bruce Curson; Lori Greiner; Ross and Loyce Schillesci; Phil and Sybil Hebert; Clif Arnold; Bill Bordelon and Linda Wakeman; and Bob Jacobs

Thirty-one Lot Owner's were represented with forty people signing register.

Board of Directors Members were:

Joseph S. Tufaro; Shelly Ditta Doucet; Bruce Curson; Ken Diamond; Faye Sackman; and Ludy Pittman

Others Present Were:

Jeffery Neupert, Certified Public Accountant
Richard Holman, Jr. St. Tammany Parish Sheriff's Office

Election: The non-appointed Board of Directors classes were one BOD for each class was to be elected are as follows:

1. Multi Family Unit Class
2. Lake Bottom Unit Class
3. Deep Water Unit Class

Eligible Board Nominations Were:

Deep Water:	David Bertucci	1
	Kyle Bowser	1
	Mark Deckert	1
	Pat Joffrion	9
	Todd Moffatt	1
Lake Bottom:	Mickey O'Conner	2
Multi-Family:	Bruce Curson	6
	Catherine "Katsy" Scobel	4
	Roland Galatas	1

Ludy L. Pittman
Assistant Secretary
Clipper Estates Master Homeowners' Association, Inc.

Election: The parcel representatives' phases where one parcel representative for each phase was to be elected are as follows:

1. Phase 1A, B, and C
2. Phase 2A, B, and C
3. Phase 3A, B, and C
4. Vela Phase 4A and B
5. Phase 5
6. Phases 7A, B, and 8
7. Palms Phase 1 and 2
8. Palms Phase 3

Eligible Parcel Representative Nominations were:

Phase 1A, B, and C	Dirk Van Iterson	1
Phase 2A, B, and C	Sandy Deffner	2
Phase 3A, B, and C	Billy Funck	1
	Ken Levy	9
Phase 5	Larry Laurato	1
Phases 7A, B, and 8	Anthony Peperone	1
Palms Phase 1 and 2	Dana Asevado	2
	Roland Galatas	1
Palms Phase 3	Rob Juneau	6
Vela Phase 4A and B	Stacy Hamilton	1

Other Business as follows:

1. Resolutions Adopted by Board of Directors
 - a. Increased ARC application fees
 - b. Special Assessment fines
 - c. Hurricane Assessment
 - d. New Board Members created by resignations
 - i. Mickey O'Conner: Lake Unit
 - ii. Bruce Curson: Multi-Family Unit
 - iii. Ken Diamond: Deep Water Unit
2. 2006 Financial Statement
3. Hurricane Assessment Recap
4. 2007 Budget

President, Joey Tufaro conducted the meeting and called the meeting to order then gave an introductory statement including the status of the present and future phases and developments.

Ludy L. Pittman
Assistant Secretary
Clipper Estates Master Homeowners' Association, Inc.

The Eleventh Annual Meeting of the General Membership was held Wednesday, December 20, 2006 at the Harbor Center on Oak Harbor Boulevard, Slidell, LA 70458
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Mr. President, with the assistance of Shelly Ditta Doucet, Architectural Review Committee Chairperson, advised membership of the increases in application fees, the special assessment fines, general discussion on hurricane assessment, and how the new board members were appointed to replace BOD members who resigned or could not complete their previous terms.

Mr. President, with the assistance of Jeffery Neupert, Certified Public Accountant employed by HOA, discussed the financial statements and projected budget.

At one point a "point of order" with a motion was heard, but rejected, as this is not the purpose of the general membership meeting. All general members should refer to the Bylaws of Clipper Estates Master Homeowners' Association, Inc., A Louisiana Nonprofit Corporation, regarding Eligibility, Meetings, Annual Meetings, Elections, etc. The purpose is to elect members to the board of directors and parcel representatives, and conduct other business before the board.

The Declarants, upon receipt of all outstanding funds, and who are not obligated to pay any assessments, will meet the short fall for the Hurricane Assessment, by donating funds for each lot owned at the time of the assessment.

All properties that had outstanding assessments unpaid by November 30, 2006 have had a lien place on the Owner's Lots which are in default.

Curbing has adequate funding from the Hurricane Assessment; however, Lot Owner's must repair the driveway to the individual lot.

Legal issues prohibited the discussion of the failed bulkhead at the bridge on Clipper Drive. At this time the CEMHOA is not involved in any litigation over the issue. Updates on situation will follow within the 1st quarter of 2007.

Parking at the bridge on Clipper Drive by Lot Owner's or their guest or their contractors poses great hazard. Research regarding parking and speeding will be done with the St. Tammany Sheriff's Department for solution.

Ludy Pittman stated that mail-in ballots are still coming in and being counted. Elections totals to follow.

Note: it was later advised that ballots post marked no later than December 20, 2006 could be counted in the vote since this was the scheduled election date.

The general membership was allowed to submit questions for response from the President of the Board of Directors, and the Board agreed to deviate from the standard 3 minute rule, or one question per parcel, which allowed multiple questions from the general members in attendance. Some questions were promised written responses.

Ludy L. Pittman
Assistant Secretary
Clipper Estates Master Homeowners' Association, Inc.

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Having no other business to discuss the meeting was adjourned.

Ludy L. Pittman

Assistant Secretary

Clipper Estates Master Homeowners' Association, Inc.

Ludy L. Pittman
CEMHOA Clerk

Ludy L. Pittman

Assistant Secretary

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